ATTORNEY

As a below name of however that my residence, post office address and citizenship are as stated below next to my name; I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are isted below) of the subject matter which is claimed and for which a patent is sought on the invention (Design, if applicable) entitled:

SYSTEM FOR AUTHORIZING TRANSACTIONS USING SPECIALLY FORMATTED SMART CARDS

	TRANSACT	ONS USING SPECIALLY FORMAR
the speci	fication of which (check one):	ONS USING SPECIALLY FORMATTED SMART CARDS
	is attached hereto.	
	was filed on: April 6, 2001 and (if applicable) was amended on:	as Application Serial No.: 09/828,714
	Was filed on-	

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the thity to disclose information which is material to patentability as defined in Title 37. Code of Federal Regulations, §1.56. I hereby claim foreign priority banefits under Title 35. United States Code §119 of any foreign application(s) for patentability and hours also identified below any foreign application for patents. or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date

	The state of the s	z and an other sec	ermicate havit	tg a filing date
	PRIOR FORBIGN APPLICATIO	N/c)		
Number	Country		PRIORITY	CLAIMED
N/A	country	Day/Month/Year Filed	Yes	No
			1	
I harehu alaten eta barren				

I hereby claim the benefit under Title 35, United States Code, §119 (e) of any United States provisional application(s) listed below.

	application(s) listed below.
Application Number	Filing Date States D
	ruing Date Status - Patented, Pending or Abandoned
Liberary declare that all statements made boost	

Liberary declare that all statements made berein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of title 18 of the United States Code and that such willful false statements may jeopardize the

POWER OF ATTORNEY: I (We) hereby appoint as my (our) attorneys, with full powers of substitution and revocation, to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Dennis H. Lambert, Reg. No. 25,017

livisional based thereon, and lend correspondence to:	rneys to accept and follow instructions from to the preparation, examination, grant and any patent resulting therefrom, until I(we) DINNIS H. LAMBERT & ASSOCIATES 7000 View Park Drive Burke, VA 22015	n maintenance of this ap or my(our) assigns wi	

Full Nams of First or Soile Inventor	
Bruce Ross	Citizenship
Residence Address	Post Office Address No Sympo as Paridon
920 Via De Angeles, San Clemente, CA 92672	Fost Office Address Some as Residence
September 17-2001	Signorus Con 4/15
	r additional joint inventors.